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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 10/085,977 Confirmation No.: 9041
Applicant : John J. Loy
Filed : February 28, 2002
Title : Trade Receivable Processing Method and Apparatus
TC/Art Unit : 3628
Examiner: : Frantzy Poinvil

Docket No. : 47004.000300
Customer No. : 21967

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GROUP 3600

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

REVOCATION AND APPOINTMENT OF NEW POWER OF ATTORNEY

Sir:

Bank One, Delaware, National Association, a national banking association, organized under the laws of the State of Delaware; having a place of business at 201 North Walnut Street, Three Christina Centre, Wilmington, DE 19801, is assignee of total interest in the above-captioned patent application pursuant to an Assignment to Bank One, National Association being filed simultaneously herewith.

Pursuant to 37 C.F.R. § 3.73(b), the undersigned, who is empowered to act on behalf of the Assignee, hereby declares that he has reviewed the evidentiary documents of the chain of title and certifies that, to the best of Assignee's knowledge and belief, title to the above-captioned patent application is with the Assignee.

Assignee hereby revokes any and all previous Powers of Attorney and hereby appoints, both jointly and severally, as its attorneys and agents with full power of substitution and revocation, to prosecute said patent application, including any and all continuation, divisional, renewal, substitute, reexamination and reissue applications based in whole or in part on said application, before the U.S. Patent and Trademark Office, to transact all business in the U.S. Patent and Trademark Office connected therewith, including receiving any Letters Patent issuing

thereon, and to take any and all other legal action with regard to this patent application, the following attorneys and agents of the firm of Hunton & Williams LLP:

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Dated: 8/30/2004

By: 
Dr. William F. Mann III

Bank One, Delaware, National Association